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## Patrick AFB Newsletter for Military Retirees

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*"You gain strength, courage, and confidence by every experience in which you really stop to look fear in the face. You must do the things which you think you cannot do."*

— Eleanor Roosevelt

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Did you know.....?

There now exists a new TRICARE Nurse Advice Line (NAL); started service throughout the continental United States, Alaska and Hawaii. In March they began what they called a soft launch in six sites to make sure the system worked. (The six sites were Military Treatment Facilities at NH Oak Harbor, NH Pensacola, GLWACH, Fox AHC, Seymour Johnson AFB and Whiteman AFB. In 21 days they received 628. One hundred and thirty seven were general health care questions while 501 calls were about an injury or illness. 60% of the calls were about adults and 40% were for children. 95% of the callers said that were planning to go to an emergency call or urgent care before the call. After the call:

\*29% of the callers were advised by the nurse to go to an emergency room or urgent care

\*20% were given appointments at MTFs and

\*51% decided they did not need to go to an emergency room urgent care or have a appointment made for them.

The NAL is 24/7 and toll free. If you are sick, hurt or just have a question all TRICARE beneficiaries can immediately speak to a trained medical professional by calling 1-800-TRICARE (874-2273). For more information please go to:

[www.tricare.mil/CoveredServices/BenefitUpdates/Archives/04\\_25\\_14\\_NurseAdviceLine](http://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/04_25_14_NurseAdviceLine)

### **Reality Time:**

Imagine you have been caring for your elderly wife/mother/father at home, but their needs have progressed to the point that requires professional 24-hour care at assisted living. You've done a good deal of research over the past year and even chosen a senior community in your neighborhood that meets your budget. But when you contact the community you learn that they have a three-month wait list. They need care now, and you're back to square one.

This scenario can be avoided by joining the assisted living community's waiting list. This is important, because even if a community is not full when you visit and even if you are not yet ready to transition to assisted living, it's often the case that your first choice community will not be available when you need it.

Planning ahead and getting on a wait list can give you more control over your options, in addition to saving you time and heartache.

It may be, redoing adjusting dates.....if your need is not there

### **New Health ID Card:**

Veterans Affairs has a new Veteran Health identification Card, distinguished by additional security features and a different look and feel. The card displays the veteran's member ID, a unique identifier and a plan ID: It displays the emblem of the veteran's branch of service and features "VA" in Braille to help the visually impaired veterans. It also includes VA phone numbers and emergency care instructions. The cards replace an identification card introduced in 2004.

No action on the veteran's part to obtain the card – if you are enrolled in the VA Health system you will receive the new card. Cards were initially mailed starting in May, and all enrolled should be caught by September '2014.. Info may be obtained [www.va.gov/healthbenefits/vhic](http://www.va.gov/healthbenefits/vhic) or call 1-877-222-8387

### **Limited Pension Benefits:**

The VA pension program helps war veterans with low incomes and their families with a tax-free supplemental income benefit. Eligibility is limited to either totally disabled veterans, aged 65 and older, living in a nursing home, receiving skilled nursing care and meeting income requirements. Payments are made to bring the veteran's total income, including retirement or Social Security income, to a level set annually by Congress. Unreimbursed medical expense may reduce countable income. Additional money is paid if veterans are housebound or unable to care for themselves. Check with [www.va.gov/pensionbenefits](http://www.va.gov/pensionbenefits), or call 1-877-222-8387.

### **Another Scam:**

There's a new scam going around. You get call from someone claiming to be from the government – maybe the IRS, maybe a law enforcement agency, or immigration service. The caller might have information about you—the last four numbers of you SSAN, for example. The caller tells you that you owe money, and that if you don't pay, many bad things will happen, like freezing your assets, jail, etc. You are told to use a prepaid card. The U.S. gov't will never call asking for money. No gov't representative – and virtually no legitimate business – will ever ask you to use a prepaid card or money transfer. If you receive such a call, the Federal Trade Commission wants to know about it. Call 1-877-382-4357.

### **FDIC NEWS AVAILABILITY:**

Want ways to safeguard your money...tips on Saving money on a mortgage...checking accounts, etc. The FDIC has an online newsletter that answers those and many more questions and topics. You can contact them: [www.fdic.gov/consumernews](http://www.fdic.gov/consumernews).call 1-877-275-3342 for paper copies.

### **The Airborne Hazards and Open Burn Pit Registry**

The Airborne Hazards and Open Burn Pit Registry is a database of information about Veterans and Service members. Participation in the registry is voluntary and will not affect access to health care or benefits. Veterans and Service members can use the registry questionnaire to report exposures to airborne hazards (such as smoke from burn pits, oil-well fires, or pollution during deployment), as well as other exposures and health concerns. How will the registry be used. The registry will help to monitor health conditions affecting eligible Veterans and Service members. We will use the data to improve our programs to help Veterans and Service members with deployment exposure concerns.

Most Veterans and Service members will complete the questionnaire just once. We may reach out to some Veterans and Service members to ask them to participate in studies that could involve additional questionnaires and exams.

VA will maintain the security of all information provided in the registry.

Eligibility VA will determine eligibility for the Airborne Hazards and Open Burn Pit Registry based on deployment information from the Department of Defense (DoD). To be eligible, you must be a Veteran or Service member who deployed to contingency operations in the Southwest Asia theater of operations at any time on or after Aug. 2, 1990 (as defined in 38 CFR 3.317(e)(2)), or Afghanistan or Djibouti on or after Sept. 11, 2001. These regions include the following countries, bodies of water, and the airspace above these locations

### **Beware: Scholarship and Financial Aid Scams:**

Scholarships and financial aid do not require upfront fees. While there are legitimate companies who will help guide you through the financial aid and college application process for a fee, disreputable companies may ask you for money up front and provide nothing in return. Red flags to watch out for include the following:

- \* A “money-back guarantee” to secure a scholarship. Don’t believe it. Unscrupulous companies attach conditions that make it impossible to get the refund.

- \* "Secret scholarships." If a company claims to have inside knowledge of scholarship money, they’re lying. Information on scholarships is available freely to the public. Ask your librarian or school counselor.

- \* Telling students they’ve been selected as “finalists” for awards. If they ask for an up-front fee, head for the nearest exit.

- \* Asking for a student’s checking account to “confirm eligibility.” If they want bank account information or your credit card number to confirm or reserve a scholarship, it’s a scam.

- \* Quoting a relatively small “monthly” or “weekly” fee. Then asking for authorization to debit your checking account for an unspecified length of time. Ongoing fees are a sure sign of a scam.

- \* Unsolicited offers. Whether it’s an e-mail, phone call, or it arrived in your mailbox, if you didn’t request the information, ignore the offer.

Learn more about education scams to avoid. <<http://www.usa.gov/topics/consumer/scams-fraud/education.shtml>>

SOURCE: USA.Gov Blog article at <http://blog.usa.gov/post/89858146982/beware-scholarship-and-financial-aid-scams>

### **Service members' Civil Relief Act Update 04**

#### **► How to Submit A Complaint**

The Justice Department has announced an enforcement action against the nation's largest servicer of federal and private student loans, Sallie Mae, which was found to be systematically violating the legal rights of U.S. service members. Sallie Mae has been ordered to pay \$96.6 million in restitution and penalties. Service members who have an issue with their loan servicers should submit a complaint to the Consumer Financial Protection Bureau (CFPB). To get answers to your questions call the CFPB at 855-411- 2372). To submit a complaint:

- 1)Visit the CFPB website at [www.consumerfinance.gov/complaint](http://www.consumerfinance.gov/complaint);

- 2)Call the toll-free phone number at 855-411-CFPB (2372) or TTY/TDD phone number at 855-729-CFPB (2372); or

- 3)Fax the CFPB at 855-237-2392; or

- 4)Mail a letter to: Consumer Financial Protection Bureau, P.O. Box 4503, Iowa City, IA 52244. Also, call the CFPB at 855-411-CFPB (2372) to get answers to your questions.

[Source: Military.com article Jun 2, 2014 ++]

### **Vet Job Opportunities @ Grainger ► Military Recruiting Programs**

Grainger helps customers save time and money by providing them the right products to keep their facilities up and running. Grainger's customers are two million businesses and institutions in more than 150 countries. While each customer has a unique facility to operate and a different problem to solve, their customers all share the same requirement: when they need one of Grainger's products, they often need it right away. With more than 22,400 team members, the Grainger team works closely with customers to

better understand their challenges and provide cost-saving solutions. Grainger's team members serve customers around 96,000 times every day through multiple channels.

With 2012 sales at \$9.0 billion, Grainger is a Fortune 500 company and a perennial member of Fortune magazine's Most Admired Companies list. Grainger is a proud supporter of U.S. Chamber of Commerce Hiring Our Heroes; Hero 2 Hired; VA Hospitals Nationwide; Operation IMPACT, Network of Champions; U.S. Department of Labor – Transition Assistance Program; and 100,000 Jobs Mission. Grainger also has a Veteran and Military Supporters Business Resource Group (BRG) that supports their team members who are Military, Guard and Reserve, as well as their Military spouses. In addition, they offer the Grainger Tools for Tomorrow® scholarship program, which awards financial assistance for tuition and books to outstanding students earning an associate's degree or certificate in the fields of electrical, plumbing, welding, facilities maintenance, machine technology, electronic systems, automotive repair and other industrial programs. One-half of the scholarships awarded each year are reserved for Military Veteran students. Go to W.W. Grainger for more info on their jobs at, <http://jobsearch.military.com/careers/result.html?q=grainger>. [Source: Military.com article Mar 2014 ++]

### **Vet Hiring Fairs :**

The U.S. Chamber of Commerce's (USCC) Hiring Our Heroes program employment workshops are available in conjunction with hundreds of their hiring fairs. These workshops are designed to help veterans and military spouses and include resume writing, interview skills, and one-on-one mentoring. For details of each you should click on the link next to the date in the below list. If it will not open refer to [www.uschamber.com/hiringourheroes/events](http://www.uschamber.com/hiringourheroes/events). To participate, sign up for the workshop in addition to registering for the hiring fairs which are shown below for the next 8 weeks. For more information about the USCC Hiring Our Heroes Program, Military Spouse Program, Transition Assistance, GE Employment Workshops, Resume Engine, etc. visit the U.S. Chamber of Commerce's website at <http://www.uschamber.com/hiringourheroes/events>.

### **Moving Forward ► Course Helps Vets Overcome Life's Problems:**

Facing a major life decision and feeling overwhelmed? If so, there's now an online program designed specifically to help Veterans and Service members, like you, productively and proactively face difficult life choices. An online self-help training program at <http://startmovingforward.t2.health.mil> called Moving Forward provides tools, videos and interactive quizzes to teach skills that will enable you to better address problems and daily dilemmas that may arise. Developed by the Departments of Defense (DOD) and Veterans Affairs (VA), the site is tailored specifically for Veterans, Service members and their families because it recognizes the uniqueness of military culture.

"The Moving Forward training program is based on a highly-effective cognitive behavior treatment program that has been successful with Veterans and Service members across the country," said Dr. Ken Weingardt, VA's National Director for Mental Health Web Services. "It teaches skills for overcoming life problems. Its goals are to improve optimism, reduce stress, improve the ability to manage emotions, reduce avoidance and teach thoughtful problem solving skills." The interactive training course has eight modules that progressively teach methods that can be used to solve many different problems including transitioning back to civilian life, maintaining good relationships with family and friends, dealing with difficult memories from deployment, handling financial responsibilities and more.

Moving Forward is free, confidential and self-paced so you can progress through the modules anonymously at your convenience. "The site allows the visitor to take a break from the training and return when they are ready," Weingardt explained. "It helps them better understand their own problem-solving abilities and teaches new skills to overcome obstacles you face in pursuing goals. "The training program," he added, "features personal stories, video exercises, surveys and resources to help the user understand the importance of developing an optimistic and creative approach to managing problems." In addition to online self-help training program, a companion mobile app for Moving Forward is currently available in the

iTunes App Store (unfortunately, an Android version is not available), will provide quick, streamlined access to the tools and skills of the web course.

The website is a collaborative effort of the DOD National Center for Telehealth and Technology and VA's Mental Health Informatics Section. The site was developed as part of the Integrated Mental Health Strategy, a joint initiative of the two departments. For more information about Moving Forward contact the VA's Mental Health Web Services team at [movingforward@va.gov](mailto:movingforward@va.gov). [Source: Veterans' Health | Jun 12, 2014]

### **Consumer Fees for Housing Counseling:**

Foreclosure prevention counseling and homeless counseling services are available free of charge through HUD's Housing Counseling Program. Housing Counseling agencies participating in HUD's Housing Counseling Program are not permitted to charge consumers for these specific housing counseling services. Counseling recipients should not pay for these services. However, housing counseling agencies are permitted to charge reasonable and customary fees for other forms of housing counseling and education services, including pre-purchase, reverse mortgage, rental, and non-delinquency post-purchase counseling services, provided certain conditions are met:

- Agencies must provide counseling without charge to persons who demonstrate they cannot afford the fees;
- Agencies must inform clients of the fee structure in advance of providing services;
- Fees must be commensurate with the level of services provided.

You should contact your local HUD office if you encounter housing counseling agencies that you believe are not complying with these requirements. ([www.HUD.gov](http://www.HUD.gov) consumer news)

### **VA and Private Care:**

VA is unable to determine how sending veterans to private care could cut down wait times and costs because it does not collect data on wait times data or on all health services provided, Williamson said. A 2013 report found VA does not collect data to determine that information, and a 2014 report found "non-compliance" at four VA facilities because they did not provide emergency care to veterans, as required by law, even if the care was not for service-connected issues. About 20% of claims were denied inappropriately, GAO found. Veterans also do not know they are eligible for that care. GAO made numerous recommendations to fix the problems, and VA agreed to the recommendations, but they have yet to be implemented, Williamson said. Philip Matkovsky, assistant deputy under secretary for health for administrative operations at the Veterans Health Administration at VA, apologized again for the scandal Wednesday. He agreed that VA is already authorized to send veterans to private care, adding that VA is working to improve management, oversight and delivery of non-VA care.

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- Agencies must inform clients of the fee structure in advance of providing services;
- Fees must be commensurate with the level of services provided.

You should contact your [local HUD office](#) if you encounter housing counseling agencies that you believe are not complying with these requirements

## **SCAM.....SCAM**

### **E-mail Claiming to Be From the FDIC - January 30, 2013:**

The Federal Deposit Insurance Corporation (FDIC) has received numerous reports of fraudulent e-mails that have the appearance of being sent from the FDIC.

While the e-mails exhibit variations in the "From" and "Subject" lines, the messages are similar.

The fraudulent e-mails are addressed to the attention of the "Accounting Department" and meant to notify recipients that that "ACH and WIRE transactions" are being blocked until "a special security software" is installed.

They then instruct recipients to go to a Web site for instructions on how to download the necessary files by clicking on a hyper-link provided (Note: the Web site addresses (URL) vary widely).

This e-mail and link are fraudulent. Recipients should consider the intent of this e-mail as an attempt to collect personal or confidential information, or to load malicious software onto end users' computers. Recipients should not click on the link provided.

The FDIC does not issue unsolicited e-mails to consumers or business account holders.

### **Exchange. Possible Changes in the Wind:**

The U.S. military is looking into allowing all of the nation's veterans who served honorably to shop online at exchanges that sell discounted, name-brand goods — a perk that is currently available only to a small minority. The change is proposed by the Army & Air Force Exchange Service director as a way to show appreciation for veterans and to offset a loss of revenue as troops return from overseas, where they had few alternatives but to shop at the military retail stores. For now, the online shopping is generally limited to current service members, veterans who served for 20 years or longer and their family members. Tom Shull, the director of the exchange service, said 20 million veterans would be affected if the Defense Department allows all veterans who served honorably to use the shopping website.

### **VGLI Update 05 ► Revamped Website Enhances Service:**

Veterans insured with Veterans' Group Life Insurance (VGLI) now have enhanced and more intuitive control of their coverage with the revamped VGLI website. The new site provides an improved experience for Veterans who want to enroll for life insurance, manage their existing coverage or pay their bills online. We've heard directly from Veterans about what they liked and didn't like about the old site and incorporated that feedback in creating the new site. New features include:

- A streamlined enrollment process.
- Quick and easy bill pay.
- Easier navigation.
- A snapshot of account details on the homepage.
- And of course, we've kept favorite features like paperless billing and online beneficiary updates.

Take a few minutes to check out all that the new website has to offer. If you have an existing VGLI online account, just log in with your usual user ID and password. If you don't have a user ID, click on "create an account" on the home page, and then spend a few minutes to create an online account. So far, there's been an overwhelmingly positive response to the revamped website. In fact, within the first 30 days of its launch, users' overall satisfaction with the website rose by more than 20 percent. "It loads so much faster, has so much more information that is easy to access, [and is] easy to update," said Sherry Andrews, a Veteran and VGLI member since 1993. "Now that you have updated your site, it is much easier to make my payment," said Anthony Pellousio, a Veteran and three-year VGLI member. Don't have VGLI? If you are within one year and 120 days of your date of military service separation, then there's still time to apply. To enroll go to <https://ssologin.prudential.com/app/giosgli/>

### **VA Recently Announced New ID Cards**

Roll out of newly designed more secure Veteran Health Identification Cards. The new cards are distinguished by additional security features and will have a different look and feel.. In addition to being more secure, the card has been transformed into a Veterans Health Identification Card Similar to typical health cards..

The card replaces the Veteran Identification Card (VIC), which was introduced in 2004. As part of a phased rollout, starting this month, the card will only be offered to newly enrolled and other Veterans who have not been issued a VIC. Then, in early April, VA will begin a three month effort to automatically issue the more secure VHIC to current VIC insurance card, the VHIC displays the Veteran's Member ID, a new unique identifier, as well as a Plan ID, reflecting the Veterans' enrollment in VA health care.

Cardholders. VA recommends Veterans safeguard their VIC as they would a credit card, and cut up or shred the card once it is replaced. While not required to receive VA health care, all enrolled Veterans are encouraged to get a VHIC.

These new identification cards are an important step forward in protecting our nation's heroes from identity theft and other personal crimes." The VHIC is personalized to display the emblem of the Veteran's branch of service. It also provides features that make it easier to use, such as the addition of "VA" in Braille to help visually impaired Veterans, and the printing of VA phone numbers and emergency care instructions, website [www.va.gov/healthbenefits/vhic](http://www.va.gov/healthbenefits/vhic), calling 1-877-222-VETS (83 87) or visiting their local VA health care facility.

Veterans who are not enrolled in the VA health care system can apply for enrollment at any time by visiting [www.va.gov/healthbenefits/enroll](http://www.va.gov/healthbenefits/enroll), Calling 1-877-222-VETS (8387) or visiting their local VA health care facility.

### **HEALTH CARE NEWS:**

Nurse Advice Line offers professional help by phone at a moment's notice TRICARE beneficiaries in the continental U.S., Alaska and Hawaii can now access the Nurse Advice Line to receive health care guidance and advice.

The Nurse Advice Line is manned by a team of registered nurses -- available 24/7 -- prepared to answer questions about a variety of acute health care concerns. A nurse will help beneficiaries decide whether self-care or seeing a health care provider is the better option, officials said.

Beneficiaries are routed to the appropriate nurse, who will follow up when necessary or requested. Same-day appointments with a primary care manager are available for TRICARE Prime beneficiaries who are enrolled at military treatment facilities.

If a same-day appointment is not available, the Nurse Help Line will redirect the beneficiary to the closest urgent care center without any point-of-service copayment, officials said.

The Nurse Advice Line is available to TRICARE beneficiaries using TRICARE Prime, TRICARE Prime Remote, TRICARE Prime Remote for active-duty family members, TRICARE Standard and TRICARE Extra, TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult and TRICARE For Life.

To contact the Nurse Advice Line, call 1-800-TRICARE (1-800-874-2273) and select Option 1 for help with urgent care questions and needs.

### **Burial Benefits Change:**

Effective July 7, 2014: VA (changed) its monetary burial benefits regulations to simplify the program and pay eligible survivors more quickly and efficiently. These regulations will authorize VA to pay, without a written application, most eligible surviving spouses basic monetary burial benefits at the maximum amount authorized in law through automated systems rather than reimbursing them for actual costs incurred.

- Under the current regulations, VA pays for burial and funeral expenses on a reimbursement basis, which requires survivors to submit receipts for relatively small one-time payments that VA generally pays at the maximum amount permitted by law.
- The new burial regulations will permit VA to pay, at a flat rate, burial and plot or interment allowances thereby enabling VA to automate payment of burial benefits to most eligible surviving spouses and more efficiently process other burial benefit claims.



- The burial allowance for a non-service-connected death is \$300, and \$2,000 for a death connected to military service.

**Benefit:**

Service-related Death. VA will pay up to \$2,000 toward burial expenses for deaths on or after September 11, 2001, or up to \$1,500 for deaths prior to September 11, 2001. If the Veteran is buried in a VA national cemetery, some or all of the cost of transporting the deceased may be reimbursed.

**Non-service-related Death:**

VA will pay up to \$700 toward burial and funeral expenses for deaths on or after October 1, 2011 (if hospitalized by VA at time of death), or \$300 toward burial and funeral expenses (if not hospitalized by VA at time of death), and a \$700 plot-interment allowance (if not buried in a national cemetery). For deaths on or after December 1, 2001, but before October 1, 2011, VA will pay up to \$300 toward burial and funeral expenses and a \$300 plot-interment allowance. For deaths on or after April 1, 1988 but before October 1, 2011, VA will pay \$300 toward burial and funeral expenses (for Veterans hospitalized by VA at the time of death).

An annual increase in burial and plot allowances for deaths occurring after October 1, 2011 begins in fiscal year 2013 based on the Consumer Price Index for the preceding 12-month period.

**Eligibility Requirements:**

- You paid for a Veteran's burial or funeral, AND
- You have not been reimbursed by another government agency or some other source, such as the deceased Veteran's employer, AND
- The Veteran was discharged under conditions other than dishonorable, AND
- The Veteran died because of a service-related disability, OR
- The Veteran was receiving VA pension or compensation at the time of death, OR
- The Veteran was entitled to receive VA pension or compensation, but decided not to reduce his/her military retirement or disability pay, OR
- The Veteran died while hospitalized by VA, or while receiving care under VA contract at a non-VA facility, OR
- The Veteran died while traveling under proper authorization and at VA expense to or from a specified place for the purpose of examination, treatment, or care, OR
- The Veteran had an original or reopened claim pending at the time of death and has been found entitled to compensation or pension from a date prior to the date of death, OR
- The Veteran died on or after October 9, 1996, while a patient at a VA-approved state nursing home.

NOTE: VA does not pay burial benefits if the deceased:

- Died during active military service, OR
- Was a member of Congress who died while holding office, OR
- Was a Federal prisoner

**Evidence Requirements:**

- Acceptable proof of death as specified in 38 CFR 3.211. <[http://www.warms.vba.va.gov/regs/38CFR/BOOKB/PART3/S3\\_211.DOC](http://www.warms.vba.va.gov/regs/38CFR/BOOKB/PART3/S3_211.DOC)>, AND
- Receipted bills that show that you made payment in whole or part, OR
- A statement of account, preferably on the printed billhead of the funeral director or cemetery owner.

The statement of account must show:

- The name of the deceased Veteran for whom the services and merchandise were furnished, AND
- The nature and cost of the services and merchandise, AND
- All credits, AND
- The amount of the unpaid balance, if any

**How to Apply:**



- Complete and submit a VA Form 21-530, Application for Burial Allowance. You can find an office on our Facility Locator <[http://www2.va.gov/directory/guide/division\\_flsh.asp?dnum=3](http://www2.va.gov/directory/guide/division_flsh.asp?dnum=3)> page, OR
- Apply online using eBenefits <<http://www.ebenefits.va.gov/>> , OR
- Work with an accredited representative <<http://www.va.gov/ogc/apps/accreditation/index.asp>> or agent <<http://www.va.gov/ogc/apps/accreditation/index.asp>> , OR•

Go to a VA regional office and have a VA employee assist you. You can find your regional office on our Facility Locator <[http://www2.va.gov/directory/guide/division\\_flsh.asp?dnum=3e](http://www2.va.gov/directory/guide/division_flsh.asp?dnum=3e)>.

For more information on how to apply and for tips on making sure your claim is ready to be processed by VA, visit our How to Apply <<http://www.benefits.va.gov/COMPENSATION/apply.asp>>

### **Additional Information:**

Other information regarding VA burial benefits such as flags, headstones and markers is provided by the National Cemetery Administration. <<http://www.cem.va.gov/>>

SOURCE: VA News Release at <http://www.benefits.va.gov/compensation/claims-special-burial.asp>

### **Charity Navigator awards:**

Air Force Enlisted Village with exceptional 4-star rating 7/9/2014 - SHALIMAR, Fla. (AFRNS) -- Charity Navigator, an independent charity evaluator, has awarded the Air Force Enlisted Village with a 4-star rating, the highest possible, for sound fiscal management practices and commitment to accountability and transparency.

Charity Navigator works to help charitable donors make informed decisions by evaluating the financial health of over 5,000 charities nationwide. Ratings are assigned from 1 to 4, with 4 being the best. Charity Navigator awards only the most fiscally responsible organizations an exceptional 4-star rating. "The Air Force Enlisted Village's 4-star rating puts it in a very select group of high-performing charities," according to Ken Berger, president and CEO of Charity Navigator.

"Out of the thousands of nonprofits Charity Navigator evaluates, only one out of four earns 4 stars - a rating that, now, with our new accountability and transparency metrics, demands even greater rigor, responsibility and commitment to openness. Air Force Enlisted Village's supporters should feel confident that their hard-earned dollars are being used efficiently and responsibly because of this high rating." "Our 4-star Charity Navigator rating is an honor. It's important that our donors trust that we're using our funding wisely to provide a home for our retired enlisted military widows," said James C. Binnicker, Air Force Enlisted Village president and CEO. "This rating demonstrates to our donors that we take our fiduciary and governance responsibilities very seriously." Air Force Enlisted Village is a non-profit organization that provides a home for surviving spouses of retired enlisted military members. It is near Florida's Eglin Air Force Base and Hurlburt Field. Residents, who are from all over the United States, can reside in an independent living community or an assisted-living and memory-care residence). For more information about the Air Force Enlisted Village, visit [www.afev.us](http://www.afev.us). (Courtesy of Air Force Enlisted Village)

**August** is National Immunization Awareness Month and VA's Office of Public Health reminds you to protect your health by keeping your immunizations current.

If you are not sure which vaccines you need and what each shot does, check out this Public Health web site <<http://www.publichealth.va.gov/vaccines.asp>> . Learn more about immunizations, who should get them and when.

Think about influenza, pneumococcal, hepatitis A, hepatitis B, measles, mumps, rubella, chickenpox, shingles, tetanus, diphtheria, pertussis and certain other vaccines you need if traveling abroad.

### **\*\*\*\*\*Disclaimer\*\*\*\*\***

The information contained in this issue is just that - informational (FYI). The objective is only to PASS THE WORD in order to keep the military community informed. It is not an "Official" DoD sanctioned newsletter

and as such should not be quoted as an authoritative source on DoD policy. It is the responsibility of readers to verify exactly how information applies to them if they intend to expend funds or time in following up on the data provided in the articles.